

"THE ONES IN RED" PRESENT

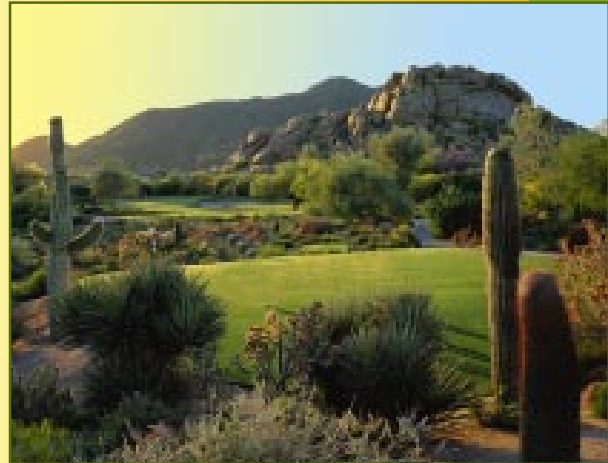
Refresh Your Mind • Revitalize Your Spirit
• Renew Your Dedication •

*Choose From Two Dates
& Two Invigorating
Credit Union Spring
Training Locations!*

Credit Union Spring Training Conference



St. Petersburg, Florida
March 11 - 14, 2010



Scottsdale, Arizona
March 18 - 21, 2010

Who Will Attend

Directors • Chairmen • CEOs
Supervisory Committee Members • Senior Managers
Marketing Managers • IT Managers • Compliance Officers
Business Development Professionals • Committee Members

www.cuconferences.com
www.theonesinred.com



exclusively
Educating the Credit Union Community ^V Since 1979



WE'RE "THE ONES IN RED"

At CU Conferences® we've been dedicated to educating the credit union community exclusively since 1979. And we're proud to note that many who attend our conferences are loyal, repeat participants.

What sets us apart? A relaxed atmosphere, sit-down meals and meeting environments that are perfect for plenty of networking and for allowing you the personal attention you deserve.

Should you need anything at all while you're at our conferences – if you have questions or problems or even if you just want to shoot the breeze – look for a member of our CU Conferences® staff.



You can't miss us. We're "The Ones in Red."

We appreciate your participation, and we are here to do whatever it takes to make your conference experience a cut above the rest.

888-465-6010

www.cuconferences.com
www.theonesinred.com

Refresh • Revitalize • Renew

Join "The Ones in Red" For A Concise Yet Comprehensive Learning Experience

Informative sessions, timely topics, plenty of networking time to share ideas with your peers *Plus* free admission to a major league baseball game makes CU Conferences' Credit Union Spring Training Conference a "must-attend" conference.

One Informative Agenda
Two Convenient Dates
Two Great Locations

Held during two different weeks in March and in two invigorating locations, you'll refresh your mind, revitalize your spirit and renew your credit union dedication.



TradeWinds Island
Grand Resort

March 11 - 14, 2010
St. Petersburg, Florida



The Scottsdale
Plaza Resort

March 18 - 21, 2010
Scottsdale, Arizona

Or

Bring Your Entire Leadership Team!

Register Three or More Credit Union
Spring Training Conference Participants and

Receive A \$50 Discount Per Participant

DAY ONE: THURSDAY

5:00 – 6:00 p.m.

Spring Training Conference Registration

5:00 – 6:00 p.m.



Welcome Reception

Enjoy cocktails and light dining as you network with conference presenters, peers from around the country, their guests and *The Ones in Red!*



Your registered Spouse or Guest is welcome at these (🍍) events.

DAY TWO: FRIDAY

8:00 – 9:00 a.m.



Sit-Down Breakfast

9:00 – 9:15 a.m.

Introduction

9:15 – 10:15 a.m.

Mortgage Fraud

Bob Mydans, Assistant U.S. Attorney

As a career federal prosecutor and former credit union chairman of the board who has prosecuted numerous mortgage fraud cases and bank failures, Bob Mydans breaks down the complicated subject of mortgage fraud and makes it understandable and interesting. Learn how due diligence and appropriate underwriting supervision can usually ferret out and identify the fraud before your credit union gets stuck with a bad loan.

10:15 – 10:30 a.m.

Networking/Refreshment Break

10:30 – 11:30 a.m.

The New Profitability Model: Realtors FCU

Tom Glatt, Sr., President/CEO, Realtors FCU

Gather tips to increase credit union profitability in a world where interest spread is ever-shrinking and “not-for-profits” are forced to be creative in their value proposition model so that appropriate levels of net worth can be maintained. Tom’s session presents a new profitability model where there are no branches and all delivery systems are “virtual”.

11:30 a.m. – 12:30 p.m.

Aligning Your HR With Your Strategic Plan

Denny Graham, President/CEO, FI Strategies, LLC

Denny addresses the highly emotional, evolving and often overlooked portion of your business planning: the human resource side. Learn how to link HR policies, from recruiting to retention, to your strategic plan as you examine:

- The role of people in your success
- The role of the board in HR
- The evolution of HR policies in most credit unions
- How to establish compensation philosophies
- Establish an HR strategy that links to your credit union’s strategic plan

11:30 a.m. – 12:30 p.m. (continued)

- How incentives and bonuses link to your philosophy
- Benefits – how much are enough?
- Metrics to determine the success of your strategy

12:30 – 1:30 p.m.



Group Luncheon

- **Baseball Ticket Exchange** •

1:30 – 2:30 p.m.

ALM: Back To Basics

Tom Glatt, Sr., President/CEO, Realtors FCU

Asset-Liability Management (ALM) is the task of planning and controlling the quality and quantity of the credit union’s assets and liabilities; most specifically, the funds it takes in and the funds it invests. ALM is the single most important strategy to the credit union’s long-term viability and success. While complexity of the credit union balance sheet has increased dramatically in recent years, management of the balance sheet still rests on a few simple principles.

- Determining strategic direction
- Goals of a successful asset/liability management program
- Key factors impacting ALM
- Risks and risk management
- ALM tools

2:30 – 3:30 p.m.

Mergers – The Pros & Cons

Bob Mydans, Assistant U.S. Attorney

This hard-hitting informational presentation tackles the pros and cons of mergers and is geared for the credit union that wants to merge and be absorbed as well as the credit union that wants to absorb a smaller credit union.

Explore what both types of CUs can bring to a merger and learn what type of preparation is necessary to start on the merger road. Bob outlines the type of due diligence that both credit unions must undertake to insure a proper legal and operational merger and presents a basic time line from initial board of director’s discussions through completion.

3:30 – 3:45 p.m.

Daily Wrap-Up

DAY THREE: SATURDAY

8:00 – 9:00 a.m.



Sit-Down Breakfast

9:00 – 9:05 a.m.

Introduction

9:05 – 10:00 a.m.

Officer/Directors Liability and Sarbanes-Oxley

Bob Mydans, Assistant U.S. Attorney

This serious, hard-hitting session will examine the rarely addressed subject of officer and director liability. You'll find this session essential if you're new to the game—and even if you're seasoned. You always need a review and an update in order to become a more effective officer or director. Among the discoveries you'll make:

- When you're liable
- What you're liable for
- What steps you, as an officer or director, can take to protect yourself

10:00 – 10:15 a.m.

Networking/Refreshment Break

10:15 – 11:00 a.m.

Keys To A Successful Meeting

Tom Glatt, Sr., President/CEO, Realtors FCU

Are your meetings in a rut? Hard to distinguish one meeting from another? Learn what the core causes are of unproductive meetings. In this session Tom will also focus on how to pare board meetings back to an hour in length without paring back on quality as well as controlling the agenda and the players.

11:00 – 11:45 a.m.

Current Hot Topics

Denny Graham, President/CEO, FI Strategies, LLC

Whats going on? In this session Denny presents the current events and "hot topics" that will impact your credit union. He will explain legislative, business, economic and regulatory issues before opening up the floor to find out what is on your mind. This lively, informative, interactive discussion will help determine what is "hot" – and what to do about it.

11:45 a.m. – 12:00 p.m.

Conference Wrap-Up

12:15 – 5:00 p.m.



Group-attended Baseball Game

Great games, great players and that satisfying crack of the bat. Enjoy an afternoon at the ballpark and get a preview of 2010 Major League Baseball.

Roundtrip transportation from the resort will be provided.

DAY FOUR: SUNDAY

Have a Safe Trip Home!

Credit Union Spring Training Conference Coaches



Tom Glatt, Sr.

President/CEO, Realtors FCU

Tom Glatt is a long-term credit union professional. Currently the President/CEO of Realtor FCU in Rockville, Maryland, Tom has had his hand in full-service consulting, training and development, providing services to individual credit unions, trade associations and regulatory agencies nationwide.

For more than sixteen years, he was President of a national consulting firm, working day-to-day with credit unions of all shapes & sizes, and was also the Executive Vice President/Chief Operating Officer for a credit union in the Northwest.

Tom is recognized as an industry expert in corporate strategic planning; operational analysis and improvement; consumer and real estate lending; and leadership and management development.



Denny Graham

*President/CEO
FI Strategies, LLC*

Denny Graham is the Founder, President and CEO of FI Strategies, LLC. Although he has an amazing background in financial services – both as a practitioner and consultant - his real strength is the ability to facilitate, listen and propose practical solutions. He applies a unique combination of experience, interpersonal skills and sense of humor to craft a solution for each client.

As an industry expert and the author of three early "white papers" for CUNA Councils on the implications of balanced scorecards in sales and overall strategy, human resources, and finance, Denny has performed virtually every customer contact position in financial services – teller, CSR, loan officer, outside sales person, licensed rep, training manager, sales manager and more!



Bob Mydans

Assistant U.S. Attorney

Robert Mydans' vast legal experience includes prosecuting organized crime cases, complex white collar crimes, political corruption, telemarketing and drug crimes as well as international criminal investigations.

For more than twenty-six years he has shared his ideas through lectures to the Federal Bureau of Investigations, the Bureau of Alcohol, Tobacco & Firearms, the Food & Drug Administration, the Postage Service and numerous other state and local agencies.

Bob brings his years of experience as the former Chairman of the Board of Directors for U.S. Alliance Credit Union plus his vast legal expertise to **CU Conferences' Spring Training Conference** where he addresses the vital information needed to keep your credit union current, informed and secure.

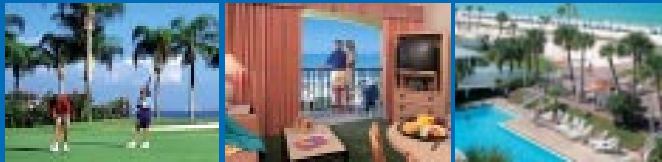
Two Great Locations. Two Dates. One Informative Agenda.



March 11 – 14, 2010
TradeWinds Island Grand Resort
St. Petersburg, Florida



The TradeWinds offers a well-deserved retreat from the pace back home. Nestled on a seven-mile strip of sugar sand beach, you'll enjoy countless opportunities for recreation, dining and simply holding down a beach chair! Many rooms offer balconies with Gulf views. And the resort's 17 dining and entertainment venues ensure a variety of cuisines, fun and relaxation at every turn. Exquisite tropical grounds create a relaxing, peaceful mood and perfect complement to your Spring Training learning experience.



5500 Gulf Blvd ▪ St. Petersburg, FL 33706 ▪ 800-808-9833

Beach & Gulf Adventures – Whether you laze in a hammock or skip the surf on a waverunner, the TradeWinds offers the ultimate fun in the sun. Within steps from your room you can sail a catamaran, paddle a kayak, prospect for shells, take a dolphin watch cruise or an excursion to nearby islands.

R & R – Enjoy a leisurely paddleboat tour of the Island Grand waterway – home to swans and a variety of native waterfowl . . . or, let a gondolier show the way in elegant style. A dip in one of two inviting whirlpool spas or a visit to Body Works Spa, with more than 40 salon and spa treatments, can be the perfect end to a perfect Florida day.

Golf, Tennis, Fitness & Swimming – PGA member Jack Lima helps guests with recommendations and advanced tee time reservations on the several area courses. The Body Works Fitness Center offers a full complement of equipment and machines for a Spring Training workout.

For room reservations, call the resort directly at 800-808-9833. Remember to ask for CU Conferences' special rates starting at just **\$219**



March 18 – 21, 2010
The Scottsdale Plaza Resort
Scottsdale, Arizona



The Scottsdale Plaza Resort's lush palms, turquoise pools and flower-adorned courtyards grace the 40 beautifully landscaped acres set against the stunning red, desert rock of famed Camelback Mountain. Rich fabrics, exquisite hardwoods and endless amenities create the casual southwestern elegance so inviting to Spring Training attendees. And, the exquisite taste and attention to detail extend to the fine dining and entertainment you'll experience in the five on-premise restaurants and lounges.



7200 N. Scottsdale Rd ▪ Scottsdale, AZ 85253 ▪ 800-832-2025

Desert, Scottsdale & Art Adventures – Scottsdale is a distinctive blend of Native American, Spanish and pioneer cultures for you to enjoy in a variety of ways. Take a jeep tour of the canyons. Enjoy a birds-eye view from a hot air balloon. Experience the area's many cultural events or shop the boutiques of Old Town Scottsdale.

R & R – The Resort embodies relaxation with the scent of flowers, desert mountain vistas, five sparkling pools, and outdoor whirlpool and a sky of endless blue. "The Salon" awakens your senses and soothes body & soul with the finest in spa treatments.

Golf, Tennis, Fitness & Swimming – The Plaza is a golfer's paradise surrounded by many of the most spectacular courses in the country, just minutes from your door. Five pools are convenient for a quick dip. If it's a workout you need, challenge the machines in the Resort's health club.

** An additional resort fee of \$10 per day will be added.*

For room reservations, call the resort directly at 800-832-2025. Don't forget to ask for CU Conferences' special rates starting at just **\$229***

CU Conferences® Spouse/Guest Program – \$189

CU Conferences® 2010 Credit Union Spring Training Conference Spouse/Guest Program enables your registered guest to join you during Thursday's Cocktail Reception, Friday's Sit-Down Breakfast & Group Luncheon, Saturday's Sit-Down Breakfast and Group Outing to a MLB Spring Training Game.





WE'RE "THE ONES IN RED"

Four Easy Ways to Register

Registration is NOT guaranteed until payment is received

Credit Card or Check Payment:

- 1. Online: www.cuconferences.com
2. Fax: 314-961-7025
3. Call: 888-465-6010
4. Mail registration and payment to: CU Conferences, 8711 Watson Road, Suite 200, St. Louis, MO 63119

Cancellation Policy: If you need to cancel for any reason, you are welcome to send a substitute. Or, if you cancel in writing at least 10 business days prior to the conference date, a refund for the full amount will be given to you.

Please Note: CU Conferences reserves the right to photograph official events and sessions for exclusive use in marketing materials.

For Hotel Reservations:

- TradeWinds Island Grand Resort 800-808-9833
Scottsdale Plaza Resort 800-832-2025

Mention CU Conferences to receive special rates!

For Complete Travel Assistance:

- Altair Travel & Cruises: 800-264-3316
Monday - Friday 8:30 a.m. - 5:00 p.m. CST.

UPCOMING CREDIT UNION EDUCATION CONFERENCE: National Directors Roundtable Conference OCTOBER 11 - 15, 2010 Las Vegas, Nevada. Caesars Palace RESORT AND CASINO. FOR MORE INFORMATION VISIT www.cuconferences.com

CU CONFERENCES

Refresh • Renew • Revitalize

Register Early & Save!*

Choose The Credit Union Spring Training Conference Date & Location That Is Best For You!

PLEASE CHECK ALL APPLICABLE BOXES

1st PARTICIPANT:

Name, Title, Nickname for ID Badge, Email Address, Spouse/Guest Name, Spouse/Guest Nickname for ID Badge

St. Petersburg, Florida: March 11 -14, 2010
Scottsdale, Arizona: March 18 -21, 2010
On or Before January 8, 2010 \$845
January 9 Through February 12, 2010 \$895
After Feb.12, 2010 \$945
SPOUSE/GUEST PROGRAM \$189
1st Participant Subtotal: \$

2nd PARTICIPANT:

Name, Title, Nickname for ID Badge, Email Address, Spouse/Guest Name, Spouse/Guest Nickname for ID Badge

St. Petersburg, Florida: March 11 -14, 2010
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On or Before January 8, 2010 \$845
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After Feb.12, 2010 \$945
SPOUSE/GUEST PROGRAM \$189
2nd Participant Subtotal: \$

3rd PARTICIPANT:

Name, Title, Nickname for ID Badge, Email Address, Spouse/Guest Name, Spouse/Guest Nickname for ID Badge

St. Petersburg, Florida: March 11 -14, 2010
Scottsdale, Arizona: March 18 -21, 2010
On or Before January 8, 2010 \$845
January 9 Through February 12, 2010 \$895
After Feb.12, 2010 \$945
SPOUSE/GUEST PROGRAM \$189
3rd Participant Subtotal: \$

*Save Even More! Please Register Additional Participants and Guests on Separate Sheet. Register 3 or More Conference Participants - Receive a \$50 Discount Per Participant!

Total Amount Due: \$ (Based on Conference Registration Deadline Date Selected)

CREDIT UNION INFORMATION:

Credit Union Name, Contact Person, Street Address, City, State, Zip, Phone Number, Fax Number, Asset Size

METHOD OF PAYMENT/CREDIT CARD AUTHORIZATION:

CU Conferences is authorized to CHARGE my VISA or MASTERCARD in the amount of: \$ Credit Card Number, Expiration Date

Print Name (as appears on card) Signature (required to process charge)

ENCLOSED is my CHECK made payable to CU Conferences in the amount of: \$